

Our commitment to our community is our top priority. This includes providing relevant information and providing service options for you.

The continuing outbreak of the coronavirus has caused concern and we want to provide some useful information.

Currently, our offices are open, and we will continue meeting in person with you as needed. Ollis/Akers/Arney is implementing our Business Contingency Plan and on Thursday, March 19th we will be testing our plan with most of our staff working from home. We are available to you by phone or teleconference, depending on the situation and your preference. The situation remains fluid and our goal is to provide service without interruption.

Many questions have been asked regarding insurance coverages, human resource procedures and basic risk management practices. We always recommend reviewing each insurance policy for specific language but here are some basics:

Health Insurance: Coronavirus symptoms, testing and illness is normally covered subject to deductibles and co-insurance. Many carriers are beginning to waive deductibles and co-insurance for COVID-19 diagnostic testing, provided it is at an approved location in accordance with CDC guidelines.

Testing: In our region, health care facilities are working with local health departments and labs to develop testing protocols, including pop-up/drive-thru clinics. Initially, symptoms likely need to be present to be eligible for testing.

**Please seek guidance on specific policy provisions from us or your carrier and medical professionals for specific medical guidance.*

Workers Compensation: For exposure to coronavirus to be compensable, the exposure must **both** arise out of the workers' employment **and** be in the course and scope of their employment when the exposure took place. Simply being exposed to the coronavirus while at work will generally not satisfy the two-pronged compensability test in most jurisdictions; there **must** be an employment risk inherent to the exposure (e.g. a research scientist working with the virus).

Business Income/Continuation: This coverage is "triggered" by a covered cause of loss, usually a property loss. Normally, communicable diseases or cautionary closings are not a covered cause of loss. A general quarantine because of illness or suspected illness would normally not trigger coverage, even if ordered by civil authority.



Travel Policies: Many travel policies will cover illness while traveling. Some will provide medical evacuation and repatriation expense if necessary and ordered by a physician. Trip cancellation expense usually has to be triggered by an illness or quarantine of the person traveling. Canceling a trip due to fear of contracting a disease is typically not covered. These policies are not standardized and need to be reviewed for specific provisions.

General Liability: Coverage, liability and damages will need a thorough case-by-case review.

Risk Mitigation: Proper washing of hands regularly is one of the best ways to protect yourself; soap, tepid water and 30 seconds of effort. Minimizing exposure to crowds and public places and limiting your exposure reduces the chance of coming in contact with an infected individual or surface.

Consider reducing or eliminating non-essential travel. This, again, reduces your potential exposure. If you do travel, be prepared if you're delayed, become ill or are quarantined. If you feel sick or get sick, stay home. Exposing yourself with a compromised immune system and/or exposing others to any illness is especially dangerous now.

Human Resource Strategies: Now is a great time to update your preparedness procedures. This includes:

- Implementing an exposure control plan. Determine how you will notify and verify if disease is present, understand the available resources, handle HR matters and respond if there is an outbreak.
- Update your communication plan with customers, employees and vendors. Make sure you have up-to-date contact information and communicate information effectively and timely.
- Update your travel and sick leave policies, if applicable.

Ollis/Akers/Arney is developing a tool kit we plan to distribute soon. This includes more detailed communication strategies, human resource strategies, public health strategies and risk management/mitigation information. If you would like a toolkit, please let us know by [clicking here](#). Feel free to call on us with questions or requests for information. We are ready to help.

Sincerely,

A handwritten signature in black ink, appearing to read 'Richard Ollis', is written in a cursive style.

Richard Ollis, CEO

Ollis/Akers/Arney Insurance & Business Advisors